

AVOID IDENTITY THEFT

How can I protect my personal information?



- Do not give out personal information - unless you initiated the contact.
- Be cautious with your mail. Incoming or outgoing mail should never sit in your mailbox for an extended amount of time.
- Read your health insurance plan statements; make sure claims paid match the care you received.
- Shred documents with personal and financial information.
- Review each of your 3 credit reports once a year.
- Protect your Social Security and Medicare cards and numbers.
- Limit the pre-printed information on your personal checks.
- Don't use public Wi-Fi for sensitive or financial transactions.

How do I eliminate pre-approved credit card offers?

Call toll-free (888-567-8688) or visit:

www.optoutprescreen.com.

This removes your name from the list sold by major credit reporting agencies for a period of five years or permanently.

You will be asked to provide your name, address, date of birth, and Social Security number.

NOTE: you can still receive pre-approved offers from companies that you already do business with.

Read Your Account & Billing Statements

Regular and prompt review of your statements is the fastest way to spot unauthorized charges.

Look for charges you didn't make. Be alert for bills that don't arrive when you expect them and follow up. Also follow up if you get credit card statements for charges you haven't authorized. Dispute errors as soon as possible.

Review Your Credit Report 3 Times a Year

To maximize your protection against fraudulent activity order a free report from a different reporting company every 4th month.

Please keep in mind that you will be asked for your Social Security number when you request your free credit report.

To protect your Social Security number, choose the option on the form that allows you to redact all but the last four digits of your Social Security number from the credit report you will receive.

To request your free report call (877) 322-8228 or go to:

www.AnnualCreditReport.com.



IDENTITY THEFT VICTIM - NEXT STEPS

Tips to Protect You and Your Personal Information



Call the Federal Trade Commission (FTC) Identity Theft hotline **(877) 438-4338**. Counselors will direct you to file a complaint and obtain the FTC's booklet, "Taking Charge - What to Do if Your Identity is Stolen" (www.ftc.gov/idtheft).



Place a fraud alert on your credit report and review credit reports. A fraud alert can be placed by contacting one of the three credit reporting agencies online at: www.annualcreditreport.com or by phone as listed at the right hand side, (the company you contact is required to contact the other two companies) and:

- Inform them that you are a victim and want to review your reports.
- Request that a fraud alert be placed on your files.
- Include a statement requesting that you be contacted before any account change or new account is opened.



Close accounts that you know, or believe, have been tampered with or opened fraudulently.



File a police report. Use the police report to place free extended fraud alerts and obtain security freezes.



Keep written records of all your activities and send all correspondence certified mail, return receipt requested, so you can document when the correspondence was received.

How Do I Contact the FTC?

Federal Trade Commission
Hotline:

(877) 438-4338

How Do I Place a Fraud Alert on my Credit Report?

Contact the following agencies:

Equifax:

(800) 525-6285

Experian:

(888) 397-3742

TransUnion:

(800) 680-7289

